

*Ask about  
other plans  
available.*

*Life  
Insurance*

*Disability  
Plan*

*Vision Plan*

**Please note:** For more information on Dental Plans call:

**1 (800) 578-2082**

An Evidence of Coverage will be sent to you upon  
enrollment.

## **DENTAL PLUS DENTAL BENEFITS**



**PROFESSIONAL BENEFIT  
ADMINISTRATORS**

**Toll Free: (800) 578 – 2082**

**or**

**(770) 963 – 3939**

For more information, visit our web site

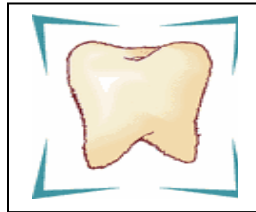
[www.pbinsurance.net](http://www.pbinsurance.net)

or email us at:

[info@pbinsurance.net](mailto:info@pbinsurance.net)

# PLAN DETAILS

**USE ANY DENTIST!!**



**Maximum Benefit 1<sup>st</sup> year**                      **\$1,000**  
 Per person per policy year

**2<sup>nd</sup> + years**    **\$1,200**

**Yearly deductible per individual**              **\$50**  
**Max yearly deductible per family**              **\$150**

## SUMMARY OF BENEFITS

**TYPE 1 – Diagnostic & Preventive**              **100%**  
 (1 month waiting period)  
 Oral exams  
 Prophylaxis  
 Topical Fluoride

**TYPE 2 – Basic Services**                              **80%**  
 (1 month waiting period)  
 Simple Restorative  
 X-Rays  
 Sealants  
 Space Maintainers

**TYPE 3 – Major Service**                              **50%**  
 (6 month waiting period)

Major Restorative  
 Bridge, Denture Repair  
 Prosthetics  
 Tooth Extraction  
 Endodontics  
 Periodontics

**NO ORTHODONTIC BENEFITS PAID**  
 Orthodontic benefits not available

<b>Bi-Weekly Payroll Deduction</b>	
Individual	\$20.00
Individual & one dependent	\$30.00
Family	\$40.00
<b>Monthly Bank Draft</b>	
Individual	\$43.33
Individual & one dependent	\$65.00
Family	\$86.67

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Disclaimer:  
 Professional Benefit Administrators accepts no liability for providing or guaranteeing services and accepts no responsibility for the quality of service rendered.

### Frequently Asked Questions

How does the plan work?

1. The indemnity plan allows you to seek treatment from any *licensed dentist*.
2. Once services are performed, you or your dentist must file a claim form in order to receive reimbursement.
3. Your claim will be paid based on your group's certificate of coverage. Benefits will be payable after your deductible and coinsurance (if applicable) are satisfied. Your plan also has an annual limit on benefits available.

The dentist may agree to file your insurance claim for you. However, if he/she does not, you may be required to pay the entire bill at the time services are rendered and submit a claim to Central United Life Insurance Company for reimbursement.

#### Where should I send my claims?

Claim forms can be obtained by calling 800-578-2082 ext. 24 and should be sent to: P.O. Box 925309 Houston, TX 77292-2728

#### What is a predetermination?

The purpose of submitting a predetermination is to help you understand how your benefits will be paid for your proposed treatment plan.

#### When is a predetermination needed?

If a planned treatment is going to cost over \$200, you should ask the dentist to file for predetermination of benefits before services begin.